Saul O. Leopold, Esq.

MAMARONECK

740 West Boston Post Road, Suite 304 Mamaroneck, NY 10543-3345 Phone: 914.381.7600 Fax: 914.381.7608

sleopold@dorflaw.com

MANHATTAN

May 28, 2010

Via ECF and Regular Mail

The Honorable Cecilia Morris United States Bankrutpcy Judge United States Courthouse 355 Main Street Poughkeepsie, New York 12601

Re: Robert Reyes

Chapter 13 Case No.: 10-35665(cgm)

Dear Judge Morris:

This firm was retained to represent Deutsche Bank National Trust Company, as Trustee for the registered holder of Morgan Stanley ABS Capital I Inc. Trust 2007-HE1 Mortgage Pass-Through Certificates, Series 2007-HE1, creditor of the above referenced debtor. This mortgage is being serviced by Ocwen Loan Servicing, LLC. This letter is to inform the Court that this firm's intention, which reflects that of Ocwen, is to participate <u>fully</u> and <u>meaningfully</u> in the Court's Loss Mitigation Program.

My notice of appearance was prepared and served by mail on April 20, 2010, which is the same day the Court's Loss Mitigation Order was e-filed, however my notice of appearance was e-filed on April 21, 2010, the day after the Loss Mitigation Order was e-filed and served by debtor's attorney. Consequently, I was not aware of the Loss Mitigation Order until yesterday when I received ECF notification of the adjourned date for the Loss Mitigation Status Conference, currently set for June 9, 2010. Since that time I have obtained a proper designee and informed Ocwen of its obligations under the Loss Mitigation Program.

Please allow this letter to serve as our disclosure of a designated contact person at Ocwen who will



assist the debtor with the loan modification process. The contact information for this designee is as follows:

Tammy White Specialized Home Retention Consultant Ph # (866) 788-6435 Fax# (407) 737-5166 Tammy.White@ocwen.com

Additionally, I have obtained a copy of Ocwen's current loan modification application and enclose same for debtor's counsel to ensure that we intend to do everything possible to reach a consensual resolution of his client's defaulted home mortgage. A copy of Ocwen's current HAMP loan modification application is annexed to this letter.

At this time we respectfully request that our firm, as counsel, and Ocwen, as loan servicer, be given a chance to participate in the Loss Mitigation Program with a fresh start. It was not our intention to avoid the Loss Mitigation Status Conference and we look forward to making a good faith attempt to achieve a successful loan modification in this matter.

Respectfully submitted,

/s/Saul O. Leopold

Saul O. Leopold

Cc: Joshua N. Bleichman
Bleichman & Klein
Attorney for Debtor
268 Route 59
Spring Valley, NY 10977

Enclosures:

1) Ocwen loan modification application